

WWR# 040577233

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
ROBERT J. WALDRON, JR.,  
Debtor

CITIZENS BANK, N.A.,  
Movant

CASE NO. 17-16763-ELF  
CHAPTER 13

Related to Doc. No.: 102  
**Hearing Date: 3/31/2020**  
**Hearing Time: 9:30 a.m.**

**ORDER**

Now this 2nd day of April, 2020, upon consideration of the parties' Stipulation, it is hereby ORDERED that:

1. The continuation of the automatic stay as to Citizens Bank N.A. ("Movant") is **CONDITIONED** on the Debtor making four (4) lump sum payments in the amount of \$5,000 due on the first of each month beginning with April 1, 2020 and ending on July 1, 2020, for a total amount of \$20,000.00 (the "Lump Sum Period"). In addition to payments during the Lump Sum Period, Debtor will make 12 monthly payments of \$1,369.20 on the first of each month beginning with April 1, 2020 and ending on March 1, 2021, for a total amount of \$16,430.37 (the "Cure Period"). The Lump Sum Period and Cure Period will address Movant's arrears totaling \$36,430.37 (\$35,374.37 arrears and \$1,056.00 attorney's fees/costs). Regular payments are due to Movant on or before the 16<sup>th</sup> day of each month, beginning with the April 16, 2020 payment in the amount of \$1,284.05.
2. Should the Debtor default in any payment, the Movant may send notice to Debtor's Counsel advising of said default. If the default is not cured within 10 days as of the date of the notice, Movant's counsel may file a Certificate of Default with the Court and a proposed Order requesting relief from the automatic stay to take the necessary steps to permit foreclosure of the Mortgage and/or a Sheriff's sale of the subject real property referenced herein. Movant shall only be required to notify Debtor's Counsel of one default. Any Certificate of default filed with the Court shall indicate that Creditor's counsel has confirmed that no payments have been made to Movant.



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**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**